

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
George Merkel  
Laura Ann Merkel  
Debtors

Case No. 15-01918-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: orclreop

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2020.

db/jdb  
cr  
+George Merkel, Laura Ann Merkel, 62 Allen Drive, Hanover, PA 17331-9374  
+Unifund Corporation, Law Office of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973  
4641625 ARS Account Resolution, 1801 NW 66th Avenue Ste. 200C, Fort Lauderdale, FL 33313-4571  
4641623 American Coradius International LLC, 2420 Sweet Home Road, Suite 150, Buffalo, NY 14228-2244  
4641624 Anthony Ryan, Esq., 810 Glen Eagles Ct. # 312, Towson, MD 21286-2237  
4641628 +Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904  
4641631 +Citibank/Sears, P O Box 6282, Sioux Falls, SD 57117-6282  
4693968 +FORD MOTOR CREDIT COMPANY LLC, C/O MICHAEL J. KLIMA, JR., ESQUIRE, 810 GLEN EAGLES COURT, SUITE 312, BALTIMORE, MD 21286-2237  
4641633 +Ford Motor Credit, P O Box 542000, Omaha, NE 68154-8000  
4641635 Green Tree Servicing LLC, P O Box 6172, Rapid City, SD 57709-6172  
4657966 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
4641637 +Hayt, Hayt & Landau, Meridian Center 1, Two Industrial Way West, Eatontown, NJ 07724-2279  
4641638 #+Herbert A. Thaler, Esq., 201 N. Charles Street # 2302, Baltimore, MD 21201-4197  
4641639 +Kelly Kimber, Esq., 400 Washington Avenue 2nd Floor, Towson, MD 21204-4606  
4641640 M & T Bank, P O Box 5138, Buffalo, NY 14240-5138  
4654970 +MET-ED A FIRSTENERGY COMPANY, FIRSTENERGY, 331 NEWMAN SPRINGS RD, BUILDING 3, RED BANK, NJ 07701-5688  
4641641 Met-Ed, P O Box 3687, Akron, OH 44309-3687  
4641646 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846  
4647025 +Unifund Corporation, assignee of Citibank South Da, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 22 2020 19:15:39  
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873  
4646981 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 22 2020 19:15:31  
AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
4641626 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 22 2020 19:15:35 Asset Acceptance, P O Box 2036, Warren, MI 48090-2036  
4976217 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 22 2020 19:15:39  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
4976216 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 22 2020 19:15:39  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873  
4641627 +E-mail/Text: EBN.IndianapolisIMC@receivemorermp.com Sep 22 2020 19:15:43  
Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340  
4641629 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 22 2020 19:14:43 Capital One Bank USA, P O Box 30281, Salt Lake City, UT 84130-0281  
4641632 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 22 2020 19:15:33  
Fashion Bug/Spirit of America, 1103 Allen Drive, Milford, OH 45150-8763  
4641634 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 22 2020 19:15:31 GM Financial, P O Box 183834, Arlington, TX 76096-3834  
4641636 +E-mail/Text: bankruptcy.notices@hdfsl.com Sep 22 2020 19:15:40 Harley Davidson Credit, P O Box 21829, Carson City, NV 89721-1829  
4641630 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 22 2020 19:14:43 Chase, P O Box 24696, Columbus, OH 43224  
4718548 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 22 2020 19:14:04  
JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219  
4825168 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 22 2020 19:14:04  
JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203  
4641644 +E-mail/Text: bankruptcydepartment@tsico.com Sep 22 2020 19:15:40 NCO Fin/99, PO Box 15636, Wilmington, DE 19850-5636  
4641645 +E-mail/Text: bankruptcydepartment@tsico.com Sep 22 2020 19:15:41 NCO Financial Services/99, P O Box 15636, Wilmington, DE 19850-5636  
4641642 +E-mail/Text: Bankruptcies@nragroup.com Sep 22 2020 19:15:43 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
4641647 E-mail/Text: bkrpt21@maxprofitsys.com Sep 22 2020 19:15:36 Valley Credit Service, P O Box 1070, Hagerstown, MD 21741  
4641648 E-mail/Text: kcm@yatb.com Sep 22 2020 19:15:30 York Adams Tax Bureau, 1405 N. Duke Street, P O Box 15627, York, PA 17405-0156

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
4641643\* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
Joel M Flink on behalf of Creditor Unifund Corporation flinkj@gordonweinberg.com  
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
josh.goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com  
Larry W. Wolf on behalf of Debtor 1 George Merkel ephillips@larrywwolf.com  
Larry W. Wolf on behalf of Debtor 2 Laura Ann Merkel ephillips@larrywwolf.com  
Steven P. Kelly on behalf of Creditor Bayview Loan Servicing LLC skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, National Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

George Merkel,

Chapter 13

**Debtor 1**

Case No. 1:15-bk-01918-HWV

Laura Ann Merkel,  
fka Laura A. Foy,

**Debtor 2**

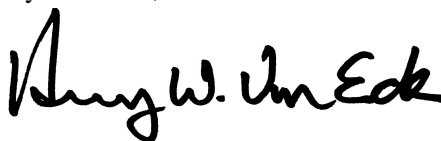
**Order**

And now, whereas an Order has been heretofore entered reopening the above estate, and it further appearing that said reopened estate has been fully administered, it is hereby

**ORDERED** that the above named bankrupt estate be, and it hereby is, closed.

Dated: September 22, 2020

By the Court,

A handwritten signature in black ink, appearing to read "Henry W. Van Eck".

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Ryan Eshelman, Deputy Clerk

orclreop(05/12)